

Certificate Number: 02910-PR-DE-013710440

Bankruptcy Case Number: 10-11649



02910-PR-DE-013710440

**CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 27, 2011, at 1:11 o'clock PM EST, Elisa Lebron Melendez completed a course on personal financial management given by internet by InCharge Education Foundation, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: January 28, 2011 By: /s/Kywanna OwensName: Kywanna OwensTitle: Customer Support Representative